

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Wisconsin

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/25/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice.

### See Reverse Side For Additional Information.

Names used by the debtor(s) in the last 6 years (including married, maiden, trade) and address:

Andres Castaneda  
1920 18th Avenue  
Kenosha, WI 53140-4720

Case Number:  
05-22402-svk

Social Security Nos.:  
xxx-xx-3423

Attorney for Debtor(s) (name and address):

Douglas I. Henderson  
5511 - 11th Avenue  
Kenosha, WI 53140  
Telephone number: 262-652-2150

Bankruptcy Trustee (name and address):

Michael F. Dubis  
208 East Main Street  
Waterford, WI 53185  
Telephone number: 262-534-6950

### Meeting of Creditors:

Date: **March 31, 2005**

Time: **01:30 PM**

Location: **Kenosha County Center, Room B, 19600 75th Street, Bristol, WI 53104**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 5/31/05**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### Address of the Bankruptcy Clerk's Office:

Room 126, U.S. Courthouse  
517 East Wisconsin Avenue  
Milwaukee WI 53202-4581  
Telephone number: (414) 297-3291  
VCIS number: (414) 297-3582 or Toll Free (877) 781-7277  
Court Web Site: <http://www.wiebscourts.gov>

#### For the Court:

Clerk of the Bankruptcy Court:  
CHRISTOPHER L. AUSTIN

**Clerk's Office Hours :** 8:30 a.m. - 4:30 p.m. C.T.(Central Time)

Date: 2/28/05

# ADDITIONAL INFORMATION

FORM B9A

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting, with photo identification and proof of social security number, to be questioned under oath by the trustee and by creditors. Failure of the debtor to appear at the meeting of creditors may result in dismissal of this case without further notice.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.
— Refer to Other Side for Important Deadlines and Notices —	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0757-2  
Case: 05-22402

User: rdj  
Form ID: b9a

Page 1 of 1  
Total Served: 10

Date Rcvd: Feb 28, 2005

The following entities were served by first class mail on Mar 02, 2005.

db	Andres Castaneda,	1920 18th Avenue,	Kenosha, WI	53140-4720
aty	+Douglas I. Henderson,	5511 - 11th Avenue,	Kenosha, WI	53140-3659
tr	+Michael F. Dubis,	208 East Main Street,	Waterford, WI	53185-4304
smg	Wisconsin Department Of Revenue,	Special Procedures Unit,	P.O. Box 8901,	Madison, WI 53708-8901
ust	+Office Of The U. S. Trustee,	517 East Wisconsin Ave.,	Room 430,	Milwaukee, WI 53202-4510
4040373	+CEI Services,	P.O. Box 2008,	Trevese, PA	19053-0908
4040374	Credit Management Services,	P.O. Box 931,	Brookfield, WI	53008-0931
4040375	+Oliver Adjustment Company,	United Hospital System,	3917-47th Avenue,	Kenosha, WI 53144-1956
4040376	Travelers Indemnity Co Of Il,	St. Paul Travelers,	P.O. Box 12647,	Reading, PA 19612-2647
4040377	+United Hospital System, Inc.,	6308 - 8th Avenue,	Kenosha, WI	53143-5031

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2005

Signature:

